

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert G. Heckman  
Terry L. Heckman  
Debtors

Case No. 16-04645-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 18, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert G. Heckman, Terry L. Heckman, 154 Mahanoy Avenue, Tamaqua, PA 18252-4000
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
cr	+ SANTANDER BANK, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4861401	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4893215	+ First Commonwealth FCU, PO Box 20450, Lehigh Valley, PA 18002-0450
4854441	+ First Commonwealth Federal Credit Union, c/o: Fitzpatrick, Lentz & Bubba, attys, 4001 Schoolhouse Lane, PO Box 219, Center Valley, PA 18034-0219
4854443	+ Mauch Chunk Trust Company, 1111 North Street, Jim Thorpe, PA 18229-1716
4854446	+ Santander, 408 East Broad Street, Tamaqua, PA 18252-2108
4896015	+ Santander Bank, N.A., c/o Thomas A. Capehart, Esq., 33 S Seventh Street, Allentown, PA 18101-2436
4854447	Sunoco, Inc, PO Box 6407, Sioux Falls, SD 57117-6407
4854450	True Value Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 18 2021 23:53:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	Feb 18 2021 23:53:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: AISACG.COM	Feb 18 2021 23:53:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
4854436	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
4854437	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
4858086	+ EDI: AISACG.COM	Feb 18 2021 23:53:00	Capital One Auto Finance, c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4854438	+ EDI: CAPONEAUTO.COM	Feb 18 2021 23:53:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
4857513	+ EDI: AISACG.COM	Feb 18 2021 23:53:00	Capital One Auto Finance,, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5185631	+ EDI: AIS.COM	Feb 18 2021 23:53:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901

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5185630	+ EDI: AIS.COM	Feb 18 2021 23:53:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4854439	EDI: RMSC.COM	Feb 18 2021 23:53:00	Care Credit/Synchrony Bank, Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
4891305	+ Email/Text: bankruptcy@cavps.com	Feb 18 2021 19:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4854442	EDI: FORD.COM	Feb 18 2021 23:53:00	Ford Motor Credit, National Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962
4856910	EDI: FORD.COM	Feb 18 2021 23:53:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
4854440	+ EDI: BLUESTEM	Feb 18 2021 23:53:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4854435	EDI: IRS.COM	Feb 18 2021 23:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4889469	+ EDI: MID8.COM	Feb 18 2021 23:53:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4863775	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2021 19:39:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
4854444	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2021 19:39:00	PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
4896326	EDI: PRA.COM	Feb 18 2021 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4873056	EDI: Q3G.COM	Feb 18 2021 23:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
4854445	EDI: RMSC.COM	Feb 18 2021 23:53:00	Sam's Club, Synchrony Bank/Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
4854448	EDI: RMSC.COM	Feb 18 2021 23:53:00	Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4854449	EDI: RMSC.COM	Feb 18 2021 23:53:00	Synchrony Bank, Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
4889468	EDI: CAPITALONE.COM	Feb 18 2021 23:53:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4896017	*+	Santander Bank, N.A., c/o Thomas A. Capehart, Esq., 33 S Seventh Street, Allentown, PA 18101-2436

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Elizabeth L Wassall	on behalf of Creditor PNC Bank National Association ewassall@udren.com, bankruptcy@udren.com
Nicole Bernadette LaBletta	on behalf of Creditor PNC Bank National Association nlabletta@pincuslaw.com, brausch@pincuslaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Thomas A. Capehart	on behalf of Creditor SANTANDER BANK N.A. jkacsur@grossmcginley.com, ehutchinson@grossmcginley.com
Thomas K Noonan	on behalf of Debtor 2 Terry L. Heckman tknesq@ptd.net tknesqam@ptd.net
Thomas K Noonan	on behalf of Debtor 1 Robert G. Heckman tknesq@ptd.net tknesqam@ptd.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Robert G. Heckman</b>	Social Security number or ITIN	xxx-xx-9068
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Terry L. Heckman</b>	Social Security number or ITIN	xxx-xx-4645
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>5:16-bk-04645-RNO</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert G. Heckman

Terry L. Heckman

2/18/21**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**